

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Robert E. Tocheny, Jr.  
 Dina M. Tocheny  
 Debtors

Case No. 15-16727-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Keith  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 52

Date Rcvd: Jan 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2018.

db/jdb  
 smg +Robert E. Tocheny, Jr., Dina M. Tocheny, 165 2nd Street, Nazareth, PA 18064-2555  
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13599275 +American Neuromonitoring, 10420 Ltl Patuxen Parkway, No. 250, Columbia, MD 21044-3533  
 13599276 Anes Spec. Bethlehem PC, P.O. Box 64500, Souderton, PA 18964  
 13602822 +Citizens Bank, 43 Jefferson Boulevard RJW-135, Warwick, RI 02888-1027  
 13729160 +David S. Gellert, Esquire, 1244 Hamilton Street, Allentown, PA 18102-4699  
 13599284 +FirstStates Financial Services, P.O. Box 5827, Reading, PA 19610-5827  
 13599286 Hyundai Finance, P.O. Box 650805, Palestine, TX 75801  
 13599287 +Keystone Collections, P.O. Box 499, Irwin, PA 15642-0499  
 13899321 Nationstar Mortgage LLC, PO Box 619094, Dallas, TX 75261-9741  
 13843392 +Nationstar Mortgage LLC, c/o Thomas Puleo, Esq., 701 Market Street, Ste 5000,  
 Philadelphia, PA 19106-1541  
 13599289 +Royal HomeStar LLC, P.O. Box 9500-7045, Philadelphia, PA 19195-0001  
 13632163 +Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563  
 13599292 +St. Lukes Health Network, 801 Ostrum Street, Bethlehem, PA 18015-1000  
 13603581 +U.S. Department of Housing and Urban Development, 451 7th Street S.W.,  
 Washington, DC 20410-0002  
 13972544 +US Department of HUD, c/o Novad Management Consulting, 2401 N.W. 23rd Street, Suite 1A1,  
 Oklahoma City, OK 73107-2448

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QDAEISENBERG.COM Jan 19 2018 01:43:00 DAVID ALAN EISENBERG,  
 David A. Eisenberg, Esquire, 4167 Winchester Road, Allentown, PA 18104-1951  
 smg +E-mail/Text: robertsl2@dnb.com Jan 19 2018 01:48:56 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 19 2018 01:48:40  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 19 2018 01:48:59 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13689110 EDI: BANKAMER.COM Jan 19 2018 01:43:00 BANK OF AMERICA, N.A., P.O. Box 31785,  
 Tampa, FL 33631-3785  
 13599277 +EDI: BANKAMER.COM Jan 19 2018 01:43:00 Bank of America Home Loans, 450 American Street,  
 Simi Valley, CA 93065-6285  
 13599278 +EDI: TSYS2.COM Jan 19 2018 01:43:00 Barclays Bank Delaware, P.O. Box 8803,  
 Wilmington, DE 19899-8803  
 13599279 +EDI: HFC.COM Jan 19 2018 01:43:00 Boscov's, P.O. Box 15521, Wilmington, DE 19850-5521  
 13610841 EDI: RESURGENT.COM Jan 19 2018 01:43:00 CACH, LLC, P O Box 10587,  
 Greenville, SC 29603-0587  
 13618835 +E-mail/Text: bncmail@w-legal.com Jan 19 2018 01:48:56 CERASTES, LLC,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13599280 EDI: CAPITALONE.COM Jan 19 2018 01:43:00 Capital One, P.O. Box 30285,  
 Salt Lake City, UT 84130-0285  
 13612267 EDI: CAPITALONE.COM Jan 19 2018 01:43:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 13679837 EDI: BL-BECKET.COM Jan 19 2018 01:43:00 Capital One, N.A., c o Becket and Lee LLP,  
 PO Box 3001, Malvern, PA 19355-0701  
 13599281 +EDI: CHASE.COM Jan 19 2018 01:43:00 Chase Bank, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 13599282 +EDI: CITICORP.COM Jan 19 2018 01:43:00 CitiCard, P.O. Box 6241,  
 Sioux Falls, SD 57117-6241  
 13599283 EDI: DISCOVER.COM Jan 19 2018 01:43:00 Discover Card, P.O. Box 30943,  
 Salt Lake City, UT 84130  
 13603416 EDI: DISCOVER.COM Jan 19 2018 01:43:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 13615627 +EDI: DISCOVERSL.COM Jan 19 2018 01:43:00 Discover Student Loans, PO BOX 30925,  
 Salt Lake City, UT 84130-0925  
 13615627 +E-mail/Text: DSLBKYP@discover.com Jan 19 2018 01:48:59 Discover Student Loans,  
 PO BOX 30925, Salt Lake City, UT 84130-0925  
 13599285 +EDI: RMSC.COM Jan 19 2018 01:43:00 Gap/Synchrony Bank, P.O. Box 530942,  
 Atlanta, GA 30353-0942  
 13630885 +EDI: HY11.COM Jan 19 2018 01:43:00 Hyundai Capital America DBA Hyundai Motor Finance,  
 PO Box 20809, Fountain Valley, CA 92728-0809  
 13633040 EDI: CAUT.COM Jan 19 2018 01:43:00 JPMorgan Chase Bank N.A.,  
 National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
 13599288 +EDI: CBSKOHLS.COM Jan 19 2018 01:43:00 Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043  
 13672710 +EDI: MID8.COM Jan 19 2018 01:43:00 Midland Credit Management, Inc.,  
 as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011

District/off: 0313-4

User: Keith  
Form ID: 318

Page 2 of 2  
Total Noticed: 52

Date Rcvd: Jan 18, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13623932 EDI: PRA.COM Jan 19 2018 01:43:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541  
13726403 EDI: Q3G.COM Jan 19 2018 01:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
13621246 EDI: RECOVERYCORP.COM Jan 19 2018 01:43:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13599290 +EDI: DRIV.COM Jan 19 2018 01:43:00 Santander Consumer USA, P.O. Box 961245,  
Fort Worth, TX 76161-0244  
13599291 +EDI: SEARS.COM Jan 19 2018 01:43:00 Sears, P.O. Box 6241, Sioux Falls, SD 57117-6241  
13599293 +EDI: RMSC.COM Jan 19 2018 01:43:00 Synchrony Bank, P.O. Box 965020,  
Orlando, FL 32896-5020  
13686091 EDI: RMSC.COM Jan 19 2018 01:43:00 Synchrony Bank, c/o Recovery Management Systems Corp,  
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
13619511 +E-mail/Text: bncmail@w-legal.com Jan 19 2018 01:48:56 TD BANK USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13599294 +EDI: WFFC.COM Jan 19 2018 01:43:00 Wells Fargo Bank, P.O. Box 40039,  
Roanoke, VA 24022-5039  
13638211 EDI: ECAST.COM Jan 19 2018 01:43:00 eCAST Settlement Corporation, assignee,  
of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13923321\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 20, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2018 at the address(es) listed below:

DAVID ALAN EISENBERG trustee@eisenbergpc.com, deisenberg@ecf.epiqsystems.com  
DAVID S. GELLERT on behalf of Joint Debtor Dina M. Tocheny dsगतn@rcn.com,  
r46641@notify.bestcase.com  
DAVID S. GELLERT on behalf of Debtor Robert E. Tocheny, Jr. dsगतn@rcn.com,  
r46641@notify.bestcase.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frap@trustee13.com  
MATTEO SAMUEL WEINER on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
MATTEO SAMUEL WEINER on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com  
PHILIP C. WARHOLIC on behalf of Creditor DISCOVER BANK PWarholic@jaffeandasher.com  
THOMAS I. PULEO on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1	<b>Robert E. Tocheny Jr.</b>	Social Security number or ITIN	<b>xxx-xx-0365</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Dina M. Tocheny</b>	Social Security number or ITIN	<b>xxx-xx-5088</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>15-16727-ref</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Robert E. Tocheny Jr.  
aka Robert Edward Tocheny

Dina M. Tocheny  
aka Dina Marie Tocheny, aka Dina M. Rauktis

1/18/18

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**